

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bryan E. Zebroski  
Melissa S. Zebroski  
aka Melissa Mustari**  
Debtor(s)

Bankruptcy Case No.: 15-21567-GLT  
Issued Per 2/28/2019 Proceeding  
Chapter: 13  
Docket No.: 98 - 86  
Concil. Conf.: February 28, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 28, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Feb. 28, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4 of Moon Township, Claim No. 21 of The IRS, Claim No. 5 of Moon township, Claim No. 12 of Quantum Group .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

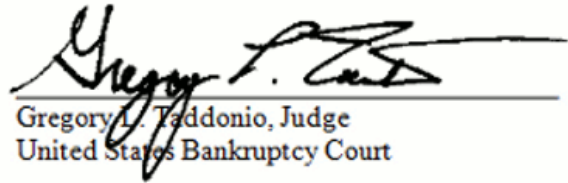
**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

- A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: March 4, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Bryan E. Zebroski  
Melissa S. Zebroski  
DebtorsCase No. 15-21567-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
Form ID: 149Page 1 of 3  
Total Noticed: 80

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db/jdb  
14088496 +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153  
14038547 AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
14038548 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
14038549 American Express, PO Box 3001, Malvern, PA 19355-0701  
14051684 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
14096543 Aspen Dental, 5450 Campbells Run Rd, Pittsburgh, PA 15205-1026  
+Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,  
CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,  
Cleveland, OH 44113-1085  
14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507  
14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148  
14051691 #Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916  
14051692 Chase, c/o Derrick Rogers, PO Box 469030, Glendale, CO 80246-9030  
14038552 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
14038553 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696  
14051693 Citibank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,  
Scranton, PA 18504-9701  
14051694 Citibank N.A., Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500  
14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034  
14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010  
14337335 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545  
14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,  
Pittsburgh, PA 15253-5905  
14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101  
14106279 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799  
14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,  
Philadelphia, PA 19106-1541  
14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182  
14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058  
14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033  
14051537 +Moon Area School District (Moon Township), Keystone Collections Group,  
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539  
14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,  
Irwin, pa 15642-7539  
14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499  
14051706 #Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363  
14038565 #Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
14051709 Quest Diagnostics Venure, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
14038568 +RBS Citizens, N.A., Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135,  
Warwick, RI 02886-1321  
14038569 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
14053776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
14038571 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
14038572 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
14038573 The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507  
14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531  
14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059  
14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
14038574 Weltman, Weinberg & Reis Co. LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

E-mail/PDF: rmscedi@recoverycorp.com Mar 05 2019 02:54:27  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
14093850 E-mail/PDF: rmscedi@recoverycorp.com Mar 05 2019 02:54:27  
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,  
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14038550 +E-mail/Text: bankruptcy@cvaps.com Mar 05 2019 02:46:44 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
14051687 E-mail/Text: bankruptcy@cvaps.com Mar 05 2019 02:46:44 Calvary SPV I, LLC,  
500 Summit Lake Dr, Valhalla, NY 10595-1340  
14051689 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 05 2019 02:54:40  
Capital One N.A. - Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
14051690 E-mail/Text: Banko@frontlineas.com Mar 05 2019 02:47:07 Capital One, N.A.,  
c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,  
Roseville, MN 55113-1783

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 80

Date Rcvd: Mar 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14038551 E-mail/Text: bankruptcy@cavps.com Mar 05 2019 02:46:44 Cavalry Portfolio Serv,  
PO Box 27288, Tempe, AZ 85285-7288  
14049458 +E-mail/Text: bankruptcy@cavps.com Mar 05 2019 02:46:44 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14038555 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 05 2019 02:46:13 Comenity Bank/Gndrmtmc,  
PO Box 182789, Columbus, OH 43218-2789  
14042227 E-mail/Text: mrdiscen@discover.com Mar 05 2019 02:46:00 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14038556 E-mail/Text: mrdiscen@discover.com Mar 05 2019 02:46:00 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316  
14111887 +E-mail/Text: kbarkley@bernsteinlaw.com Mar 05 2019 02:46:58 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14051715 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:21 GECRB/Lowes,  
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
14051716 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:54 Gecrb/Best Buy, P.O. Box 981439,  
El Paso, TX 79998-1439  
14038557 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:21 Gecrb/Walmart, Attn: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
14051717 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:21 Gecrb/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
14038558 E-mail/Text: bankruptcy@huntington.com Mar 05 2019 02:46:28 Huntington National Ba,  
PO Box 1558, Columbus, OH 43216-1558  
14038559 E-mail/Text: bankruptcy@huntington.com Mar 05 2019 02:46:28 Huntington Natl Bk,  
Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424  
14209104 E-mail/Text: cio.bncmail@irs.gov Mar 05 2019 02:46:07 Internal Revenue Service,  
PO Box 21126, Philadelphia, PA 19114  
14038560 E-mail/Text: BKRMailOPS@weltman.com Mar 05 2019 02:46:11 Jared-Galleria of Jwlr,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
14038563 E-mail/Text: bankruptcydpt@mcmcg.com Mar 05 2019 02:46:29 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
14051705 E-mail/Text: nhc@nhchome.com Mar 05 2019 02:45:58 National Hospital Collections,  
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209  
14038566 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 05 2019 02:54:42  
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067  
14051707 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 05 2019 02:54:58  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
14038567 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 05 2019 02:54:58  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14053151 E-mail/Text: bnc-quantum@quantum3group.com Mar 05 2019 02:46:17  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14057323 E-mail/Text: bnc-quantum@quantum3group.com Mar 05 2019 02:46:17  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14044269 E-mail/PDF: rmscedirecoverycorp.com Mar 05 2019 02:54:59  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14038570 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:21 Synchb/Walmart DC,  
4125 Windward Plz, Alpharetta, GA 30005-8738  
14051710 E-mail/PDF: gecsedirecoverycorp.com Mar 05 2019 02:54:21 Synchrony Bank, PO Box 105972,  
Atlanta, GA 30348-5972  
14051681 +E-mail/Text: bncmail@w-legal.com Mar 05 2019 02:46:41 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14038554 E-mail/Text: creditreconciliation@peoples.com Mar 05 2019 02:46:31 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
14038575 E-mail/Text: BKRMailOps@weltman.com Mar 05 2019 02:46:40 Weltman, Weinberg & Reis, Co. LPA,  
PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank, National Association  
cr The Huntington National Bank  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14113543\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
14051685 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
14051712 ##+Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0126

TOTALS: 3, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 80

Date Rcvd: Mar 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alan R. Patterson, III on behalf of Joint Debtor Melissa S. Zebroski  
apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com  
David R Fine on behalf of Creditor JPMorgan Chase Bank, National Association  
david.fine@klgates.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor The Huntington National Bank jvalecko@weltman.com,  
PitEcfc@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9